



Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Each year, the City of Wichita Falls receives entitlement grant funds from the U.S. Department of Housing and Urban Development (HUD) to undertake housing and community development activities that meet local priority needs identified in the City's five-year 2015-2019 Consolidated Plan. Annual Action Plans present a blueprint of how Wichita Falls intends to use the federal funds to be received. All activities undertaken by the City in support of the Consolidated Plan must also meet eligibility requirements of the federal Community Development Block Grant (CDBG) or HOME Investment Partnership (HOME) Programs. The Program Year 2016 Annual Action Plan (Year 2) of the Consolidated Plan describes proposed activities that serve to implement a unified and strategic vision supporting decent housing, a suitable living environment, expanded economic opportunities, and improved public services that primarily benefit low-moderate income persons and neighborhoods. This PY 2016 Action Plan addresses available funding resources and dollar amounts allocated for the specific activities proposed to be undertaken during the period of October 1, 2016 through September 30, 2017.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This PY 2016 Action Plan contains a range of goals, objectives, and outcomes formulated to address needs identified for homelessness, other special needs, affordable housing, non-housing community development, barriers to affordable housing, lead-based paint hazards, institutional structure, and coordination. These objectives include:

- Continue to plan, monitor and administer Entitlement Grant Programs and insure compliance with Federal Regulations.
- Improve the condition of housing for low-income homeowners.
- Increase development of units and affordability of housing for homeownership.
- Address community needs through community-based public service programs.
- Address community needs through improvements and expansion of Public Facilities and Public infrastructure.

These objectives are supported by a collection of associated strategies and performance goals. These strategies seek to work toward meeting the objectives stated, addressing the need for more affordable housing, housing rehabilitation, public facilities and infrastructure improvements, and public services. Specifics can be found in the Strategic Plan and Annual Action Plan.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

Wichita Falls has a history of successful programs funded through the Community Development Block Grant and HOME Investment Partnership Program that meet the needs of the community, particularly the low-income population, and that are identified as a priority in the Consolidated Plan. Of particular importance to the continued well-being and vitality of the city's neighborhoods have been programs that address improving the condition of housing stock. The City has successfully funded valuable housing rehabilitation activities targeting lower income, handicapped, and elderly owner-occupied households unable to properly maintain their homes. For severely deteriorated structures that are a hazard and blight on the neighborhood, the City has funded demolition and clearance activities. Since 1993 the HOME-funded First Time Homebuyer's Program has enabled many low-moderate income persons to benefit from homeownership. The nationally-recognized Concrete Training Program has greatly improved accessibility throughout the city by installing handicapped ramps from street to sidewalk while training low-skill and unemployed workers. The City has actively coordinated with local homeless services providers to help expand both the stock of units/beds available to homeless persons and provide services aimed at helping those persons find employment, housing, health care services, and educational opportunities. Further details of past performance can be found in the City's Consolidated Annual Performance and Evaluation Report (CAPER).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Letters to local non-profit organizations and City departments were sent February 22, 2016 announcing the availability of PY 2016 Funding Applications, informing potential applicants of program requirements and the availability of technical assistance related to the application process, and establishing the

deadline for submitting requests for funding. To broaden outreach to the community, the funding announcement and a fillable application were also placed on the City's website. Interested applicants met with the City Council Subcommittee on Outside Agencies on May 12th to ask questions, present proposals, and provide information about their needs. A public forum seeking citizen comment on the use of grant funding was held on June 23, 2016, publicized in the local newspaper, and posted on the City's public notices bulletin board. No comments were received at this meeting. An additional Notice of a Public Hearing and Public Comment Period was published in the Times Record News on 7/2/16 and posted on Memorial Auditorium's bulletin board. The 30-day public comment period ran from 7/3/16 and ended 8/1/16. The second public hearing was held during the regular City Council meeting of July 19, 2016. Approximately 40 persons were present. Public comments in support of proposed funding allocations were made by representatives of Child Care, Inc., Christmas in Action of Wichita County, and Senior Citizens of North Texas, Inc. No written comments were received during the 30-day public comment period.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Cassie Ahearn, Executive Director of Christmas in Action of Wichita County reported on accomplishments of the agency in providing repairs to over 66 houses of handicapped and elderly homeowners using 708 volunteers. She currently has 130 applications requesting assistance. She stressed the importance of CDBG funding to support the work of the organization and thanked the City Council for the City's support.

Shirley Bradberry, Director of Client Services for Meals on Wheels of Senior Citizens of North Texas, Inc. (The Kitchen) expressed appreciation for the critical support provided by CDBG funds in helping to furnish noon meals for over 800 elderly and handicapped persons per day and requested volunteer support to aid in delivering those meals. She also explained that volunteers provide a system to check on the welfare of the meal recipients and provide important personal interaction for those elderly living alone.

Child Care, Inc. was represented by Jim Heiman, board member, Steve Cookingham, past president, Jeanmarie Baer, president of the board. Jim Heiman provided information about the benefits the organization provides to both the working parent and to the child's development made possible by CDBG funding support. The organization provides care to over 190 children five days per week.

6. Summary of comments or views not accepted and the reasons for not accepting them

None of the comments received were rejected. No additional written comments were received.

7. Summary

The PY 2016 Annual Action Plan outlines how the City of Wichita Falls proposes to use the CDBG entitlement grant amount of \$1,115,824, the HOME Investment Partnership Program grant amount of \$267,205, and reallocated prior-year funds in the amount of \$120,000 to meet local priority needs and goals in the Consolidated Plan. These funds fund activities and programs that enable the City to benefit primarily low-moderate income citizens and neighborhoods to improve public facilities, replace failing infrastructure, develop and maintain affordable housing, improve access for people with disabilities, provide important public services, aid in services to the homeless, and eliminate slum and blight.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	WICHITA FALLS	Community Development Department
HOME Administrator	WICHITA FALLS	Community Development Department

Table 1 – Responsible Agencies

Narrative (optional)

The Neighborhood Resources Division of the Community Development Department has primary responsibility for administration of the CDBG and HOME Investment Partnership Programs.

Consolidated Plan Public Contact Information

For additional information, inquiries, or comment, contact:

Neighborhood Resources Division

City of Wichita Falls

Room 300, Memorial Auditorium

1300 7th Street

Wichita Falls, TX 76301

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The Neighborhood Resources Division of the City of Wichita Falls collaborates throughout the year with local agencies and service organizations to share information and improve coordination to more effectively meet the needs of our local community. Subrecipients, public service agencies, special needs providers, housing providers, member agencies of the homeless coalition, a variety of non-profit and state agencies provide ongoing input that clarifies local needs, facilitates referrals for services, and allows for re-evaluation of programs and services provided.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The division has a close and frequent working relationship with the agencies such as the Section 8 Housing Office, the Wichita Falls Housing Authority, Nortex Regional Planning Commission, Rolling Plains Management Corporation, Area Agency on Aging, Habitat for Humanity, and Adult Protective Services, all of whom refer clients for services offered by the City and to whom the City makes referrals. The City has two representatives on the Continuum of Care Board that participate in the Homeward Bound Homeless Coalition meetings. Several community mental health, public health, and special needs service agencies have applied for and been funded for projects through the annual allocation cycle, and as a result have developed and maintained productive collaborative relationships with the City.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City works closely with and attends Continuum of Care homeless coalition meetings when scheduled. Nortex Regional Planning Commission, where coalition meetings are held, manages the HMIS system. At several coalition meetings, input was provided about the HMIS system administration, use, and applicability to meet the needs of local service providers. The City has provided guidance and resources to a local entity interested in establishing a veterans village to offer transitional housing units and services to homeless veterans and their special needs; the City has consulted with an organization interested in constructing a shelter for homeless young adults emancipated from the foster care system; and the City works with Nortex Regional Planning Commission's Housing Services Office in support of the Homeless Prevention and Rapid Re-housing Program that it administers.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate

outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City does not receive any ESG funding.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Child Care, Inc.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing throughout the year and more specifically during the grant allocation process to keep informed of the agency's needs, resources to meet those needs, and issues impacting the delivery of services.
2	Agency/Group/Organization	Faith Mission
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing throughout the year and as a participating agency in homeless coalition meetings to keep informed of needs and services, resources to meet those needs, and issues impacting the delivery of services.
3	Agency/Group/Organization	Christmas in Action Wichita County, Inc.
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing throughout the year and more specifically during the grant allocation process to keep informed of the agency's needs, resources to meet those needs, and issues impacting the delivery of services.
4	Agency/Group/Organization	NORTEX Regional Planning Commission
	Agency/Group/Organization Type	Services-homeless Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing throughout the year and as a participating agency in homeless coalition meetings to keep informed of needs and services, resources to meet those needs, and issues impacting the delivery of services.
5	Agency/Group/Organization	Senior Citizens Services of North Texas, Inc.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services - Nutritional Needs
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing throughout the year and more specifically during the grant allocation process to keep informed of the agency's needs, resources to meet those needs, and issues impacting the delivery of services.

6	Agency/Group/Organization	FIRST STEP of Wichita Falls, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing throughout the year and more specifically during the grant allocation process to keep informed of the agency's needs, resources to meet those needs, and issues impacting the delivery of services.
7	Agency/Group/Organization	Wichita Falls Housing Authority
	Agency/Group/Organization Type	PHA Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing throughout the year and as a participating agency in homeless coalition meetings to keep informed of needs and services, resources to meet those needs, and issues impacting the delivery of services.

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Nortex Regional Planning Commission	Goals of the Strategic Plan are consistent with goals of the Continuum of Care.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Several varied opportunities were made available to the community for input on local needs and submission of comments on the use of expected grant funding. Newspaper ads announcing public forums and public hearings; meetings with representatives of the City Council to present proposals, explain impacts, and advocate for projects; two meetings conducted that encouraged attendance to provide citizen comment; direct citizen feedback provided to the full City Council at an advertised public hearing; and information about the application, funding and public comment process that was also made available on the City's website and that was intended to facilitate and encourage public input. Interactions, comments, and applications that resulted confirmed that the priorities established in the Consolidated Plan for our community were being supported by the funding of past and current projects and activities.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Notice of Funding Availability/Applications Requested	Non-targeted/broad community	Letters sent on 2/22/16 to local groups and posted on the City website notifying that CDBG funds were available and encouraging the submission of applications for projects that benefit low-moderate income persons, facilities, and neighborhoods.	Received inquiries from several new organizations about applying for funds and obtained applications for 12 projects.	N/A to this item	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	The City Council subcommittee on Outside Agencies met with organizations on 5/22/16 that were interested in applying for 2016-17 CDBG funds to hear proposals, ask and answer questions.	Six entities attended and explained needs, use of funds, expected accomplishments.	No comments were rejected.	
3	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	Ad placed in Times Record News on 6/17/16 asking for attendance and citizen comments about the use of PY 2016 grant funds in a public forum on June 23, 2016.	No comments were received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	Newspaper ad in the Times Record News on 7/2/16 notifying of a public hearing at the 7/19/16 City Council meeting concerning the Action Plan proposed use of CDBG and HOME funds, asking for public comment, informing of a 30-day period to submit written comments.	No written comments were received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	Approximately 40 persons attended the City Council meeting on 7/19/16 during which a public hearing was held to receive citizen comments about the PY 2016 Action Plan and proposed funding recommendations.	Representatives of 3 local organizations spoke during the public hearing explaining the value of funding to meet the organizations' efforts to meet needs of low-moderate income persons and expressing appreciation for any funding provided. See Executive Summary for comments specific to each organization.	No comments were rejected.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Wichita Falls receives funding from two federal grant programs, the Community Development Block Grant Program and the HOME Investment Partnership Program. These two grant programs combined will provide \$1,383,029 to the City during PY 2016 to support decent, affordable housing, a suitable living environment, expanded economic opportunities, and improved public services that primarily benefit low-moderate income persons and neighborhoods.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,115,824	0	120,000	1,235,824	4,341,892	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	267,205	0	0	267,205	967,176	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Matching requirements for the HOME Program will be met through one or more of the following sources: present discounted value of yields forgone; waived taxes, fees and charges; and donated professional services, materials, and volunteer labor according to programmatic aspects of the particular activities funded. CDBG funding in support of local non-profit activities and public facility improvements often results in additional leveraged dollars from local foundations and State entities to augment funding requirements for services and activities provided by the agencies.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Concerning tax-forclosed properties, the City serves as trustee for the three local taxing entities: Wichita County, Wichita Falls Independent School District, and the City of Wichita Falls. When suitable real estate is acquired for non-payment of taxes or liens, the City, with agreement of the county and school district, may make that property available to non-profit housing developers for use in increasing the supply of affordable housing. The City will continue to evaluate opportunities to use public lands for future development that benefit local identified needs contained in the ConPlan.

Discussion

The City plans to program approximately \$1.38 million from the CDBG and HOME programs for the FY 2016 program year. This sum includes annual entitlement allocations and reprogrammed funds from previous program years. These funds will be used to operate a varied range of private and public services as described in subsequent sections of the Annual Action Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Adminstration Objective	2015	2019	Administration	Citywide	Administration	CDBG: \$223,164 HOME: \$26,720	Other: 1 Other
3	Demolition Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Demolition/Removal of Slum and Blight	CDBG: \$219,600	Buildings Demolished: 35 Buildings
4	Code Enforcement Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Demolition/Removal of Slum and Blight	CDBG: \$60,000	Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit
5	Waterline Replacement Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Public Improvements Infrastructure	CDBG: \$144,900	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 65 Persons Assisted
6	Handicapped Ramps Objective	2015	2019	Non-Housing Community Development	Citywide	Public Improvements Infrastructure	CDBG: \$110,000	Other: 30 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Christmas in Action Objective	2015	2019	Affordable Housing	Citywide	Housing Rehabilitation and Reconstruction Emergency Home Repairs	CDBG: \$75,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
10	Childcare Services Objective	2015	2019	Non-Housing Community Development	Citywide	Child Care Services	CDBG: \$117,161	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
11	Senior Services Objective	2015	2019	Non-Homeless Special Needs	Citywide	Senior Services Meals/Food Pantry/Meals on Wheels	CDBG: \$50,212	Public service activities other than Low/Moderate Income Housing Benefit: 450 Persons Assisted
12	City Minor Home Repair Objective	2015	2019	Affordable Housing	Citywide	Housing Rehabilitation and Reconstruction	CDBG: \$90,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit
13	Emergency Homeowner Rehab Objective	2015	2019	Affordable Housing	Citywide	Emergency Home Repairs	CDBG: \$40,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
14	Homebuyer Assistance with Repair Objective	2015	2019	Affordable Housing	Citywide	Housing Assistance	HOME: \$178,404	Direct Financial Assistance to Homebuyers: 10 Households Assisted
15	Habitat Homebuyer Assistance Objective	2015	2019	Affordable Housing	Citywide	Housing Assistance	HOME: \$22,000	Direct Financial Assistance to Homebuyers: 4 Households Assisted
16	CHDO Objective	2015	2019	Affordable Housing	Citywide	Housing Development	HOME: \$40,081	Homeowner Housing Added: 4 Household Housing Unit

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Administration Objective
	Goal Description	Program Administration: General administration, staffing and equipment; and develop, administer, revise, implement and evaluate the day-to-day operation of entitlement programs. Activities include program design; development of Annual Plans and Consolidated Annual Performance Reports; grant administration; subrecipient compliance monitoring, program outreach, public relations and training; environmental review and labor standards.
3	Goal Name	Demolition Objective
	Goal Description	Support the demolition of substandard and hazardous structures and removal of slum and blighted conditions on a spot basis throughout the city.
4	Goal Name	Code Enforcement Objective
	Goal Description	Provide Code Enforcement operational cost for code enforcement activities and inspectors providing inspections and enforcement of building codes to prevent slum and blighted conditions in low and moderate income census tracts.
5	Goal Name	Waterline Replacement Objective
	Goal Description	Support the improvement of infrastructure and support waterline replacement improvements in low and moderate income census tracts. Benefit – Low/Mod Income Individuals.
6	Goal Name	Handicapped Ramps Objective
	Goal Description	Support the improvement of infrastructure and accessibility throughout the city.
7	Goal Name	Christmas in Action Objective
	Goal Description	Minor Home Repair – funding will provide minor home repair to low and moderate income elderly and disabled individuals / homeowners.

10	Goal Name	Childcare Services Objective
	Goal Description	Childcare Services – funds will be used to provide childcare services supporting low to moderate working persons at 80% or below the median income within the City of Wichita Falls.
11	Goal Name	Senior Services Objective
	Goal Description	Senior Services – funds will be used to provide home-delivered noon meals for elderly and handicapped low to moderate homebound persons within the City of Wichita Falls.
12	Goal Name	City Minor Home Repair Objective
	Goal Description	Minor Homeowner Rehabilitation - Provide grants to low/mod income homeowners for minor repairs. Benefit – Low/mod income households.
13	Goal Name	Emergency Homeowner Rehab Objective
	Goal Description	Emergency Homeowner Rehabilitation - Provide grants for emergency repairs to to homes of low/mod income persons who own and occupy their home. Benefit – Low/mod income households.
14	Goal Name	Homebuyer Assistance with Repair Objective
	Goal Description	First Time Homebuyer Program with Minor Repairs - Provide eligible homebuyers at or below 80% MFI principle reduction, acquisition, down payment and closing cost assistance and if funding allows, costs for certain minor repairs. Benefit Low and Moderate Income Households.
15	Goal Name	Habitat Homebuyer Assistance Objective
	Goal Description	Affordable Housing Program - Provide eligible Habitat homebuyers at or below 80% MFI closing cost/mortgage buy down assistance for purchase of a an affordable home. Benefit Low and Moderate Income Households.
16	Goal Name	CHDO Objective
	Goal Description	CHDO Set – Aside – Provide CHDO funding to an eligible CHDO (15% HOME Set Aside) to provide development cost for new units at or below 80% MFI. Benefit Low and Moderate Income Households.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects were established by City staff and City Council with input from non-profit service providers and other public input opportunities and in accord with community needs and priorities established in the ConPlan.

Projects

#	Project Name
19	Health Department
20	First-Time Homebuyer Program
21	Affordable Housing Program
22	CHDO Set-Aside
23	HOME Administration
24	CDBG Program Delivery Costs
25	Grant Administration
26	Minor Repair Program
27	Emergency Repair Program
28	Building and Code Enforcement - Demolition
29	Code Enforcement
30	Public Works - Engineering
31	Public Works - Streets
32	Child Care, Inc.
33	Senior Citizens Services of North Texas
34	Christmas In Action

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The projects listed above were selected from the total of project proposals received and are consistent with the priorities established through the Consolidated Plan. These projects meet local needs established in the Needs Assessment to the extent that funding was available. Organizational competencies were also considered when selecting projects, leaning toward those entities with long-standing histories of successful community service and project management. Meeting underserved needs is subject to and contingent upon the limited amount of funding available for allocation. NOTE: Late in the funding allocation process, First Step, Inc., originally approved for funding in the amount of

\$7,718, withdrew its request because a local foundation provided the assistance requested through CDBG. Thus, \$7,718 will be carried over to the PY 2017 funding allocation process.

AP-38 Project Summary
Project Summary Information

1	Project Name	Health Department
	Target Area	Citywide
	Goals Supported	Waterline Replacement Objective
	Needs Addressed	Meals/Food Pantry/Meals on Wheels Public and Community Facilities
	Funding	CDBG: \$68,069
	Description	Limited building rehab to create a training kitchen to serve low-mod clients enrolled in diabetes program and WIC in how to select and cook healthy meals to the benefit of the client's medical conditions.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Health Department clients involved with the diabetes and WIC programs will be the primary target audience served. An estimated 1,000 clients are expected to benefit from nutritional cooking classes conducted during this program year. One public facility will be improved.
	Location Description	1700 3rd Street Wichita Falls, Texas 76031
	Planned Activities	Group cooking classes taught by a Registered Dietitian that focus on healthy food selection, eating plans, and nutritional education related to healthy living and food primarily for clients of the WIC and Diabetes Programs.
2	Project Name	First-Time Homebuyer Program
	Target Area	Citywide
	Goals Supported	Homebuyer Assistance with Repair Objective
	Needs Addressed	Housing Assistance
	Funding	HOME: \$178,404
	Description	HOME-funded acquisition costs for down payment, closing costs, principle reduction.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 families are expected to benefit from the FTHB Program
	Location Description	City-wide

	Planned Activities	Acquisition costs for down payment, closing costs, principle reduction, and possibly minor repair subject to funding availability.
3	Project Name	Affordable Housing Program
	Target Area	Citywide
	Goals Supported	Habitat Homebuyer Assistance Objective
	Needs Addressed	Housing Assistance
	Funding	HOME: \$22,000
	Description	Acquisition assistance from entitlement funds for low-mod income buyers of newly-constructed homes by Habitat for Humanity(acting as a CHDO).
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately four families are expected to receive assistance.
	Location Description	City-wide on available and affordable vacant lots in existing residential neighborhoods.
	Planned Activities	Acquisition assistance for low income buyers of newly-constructed Habitat for Humanity homes (acting as a CHDO).
4	Project Name	CHDO Set-Aside
	Target Area	Citywide
	Goals Supported	CHDO Objective
	Needs Addressed	Housing Development
	Funding	HOME: \$40,081
	Description	Statutory 15% of Entitlement amount for eligible developments costs in construction of new affordable single-family housing for low-mod income persons.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately four families will benefit from Habitat's construction of new affordable housing.
	Location Description	City-wide on available, affordable vacant lots in existing residential neighborhoods.

	Planned Activities	Statutory 15% of entitlement grant amount - development costs in construction of new affordable single-family homes for low income persons.
5	Project Name	HOME Administration
	Target Area	Citywide
	Goals Supported	Administration Objective
	Needs Addressed	Administration
	Funding	HOME: \$26,720
	Description	Operational & Administrative Costs for HOME-eligible activities.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Number and type benefitting is addressed through HOME activities reported.
	Location Description	1300 7th Street, Wichita Falls, TX 76301
	Planned Activities	Operational and administrative costs for HOME-eligible activities.
6	Project Name	CDBG Program Delivery Costs
	Target Area	Citywide
	Goals Supported	City Minor Home Repair Objective Emergency Homeowner Rehab Objective
	Needs Addressed	Housing Rehabilitation and Reconstruction Emergency Home Repairs
	Funding	CDBG: \$30,000
	Description	CDBG Program Delivery Costs for the Minor & Emergency Repair Programs.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Program Delivery costs are to be distributed to approximately 15 minor repair and 10 emergency repair activities benefitting approximately 25 total homeowners. Accomplishments reported in other activities.
	Location Description	City-wide
	Planned Activities	Costs for CDBG program delivery for the Minor & Emergency Repair Programs

7	Project Name	Grant Administration
	Target Area	Citywide
	Goals Supported	Administration Objective
	Needs Addressed	Administration
	Funding	CDBG: \$223,164
	Description	Operational & administrative costs for CDBG-eligible activities.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Number and benefits are enumerated in activities and programs administered by the division.
	Location Description	1300 7th Street, Wichita Falls, TX 76301
	Planned Activities	Operational and administrative costs for CDBG-eligible activities and projects.
8	Project Name	Minor Repair Program
	Target Area	Citywide
	Goals Supported	City Minor Home Repair Objective
	Needs Addressed	Housing Rehabilitation and Reconstruction
	Funding	CDBG: \$90,000
	Description	Minor home repair for low-income homeowners.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 15 low-mod income homeowners are expected to receive assistance.
	Location Description	City-wide
	Planned Activities	Minor home repair for low-mod income homeowners.
9	Project Name	Emergency Repair Program
	Target Area	Citywide
	Goals Supported	Emergency Homeowner Rehab Objective
	Needs Addressed	Emergency Home Repairs
	Funding	CDBG: \$40,000

	Description	Immediate need minor home repair to address threat to health or safety for low-income homeowners.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 low-mod income homeowners are expected to receive assistance.
	Location Description	City-wide
	Planned Activities	Immediate need home repair to address threat to life, health or safety for low-mod income homeowners.
10	Project Name	Building and Code Enforcement - Demolition
	Target Area	Citywide
	Goals Supported	Demolition Objective
	Needs Addressed	Demolition/Removal of Slum and Blight
	Funding	CDBG: \$219,600
	Description	Demolition and clearance of hazardous structures on a spot basis.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 35 hazardous structures will be removed with a general benefit to the neighborhood families in the immediate area.
	Location Description	City-wide
	Planned Activities	Demolition and clearance of hazardous structures on a spot basis.
11	Project Name	Code Enforcement
	Target Area	CDBG Eligible Areas
	Goals Supported	Code Enforcement Objective
	Needs Addressed	Demolition/Removal of Slum and Blight
	Funding	CDBG: \$60,000
	Description	Administrative & operational costs for Code Enforcement activities.
	Target Date	9/30/2017

	Estimate the number and type of families that will benefit from the proposed activities	Activity benefits low-mod income families in the areas surrounding the code violations that are corrected.
	Location Description	CDBG eligible areas
	Planned Activities	Administrative and operational costs for Code Enforcement activities.
12	Project Name	Public Works - Engineering
	Target Area	CDBG Eligible Areas
	Goals Supported	Waterline Replacement Objective
	Needs Addressed	Public Improvements Infrastructure
	Funding	CDBG: \$144,900
	Description	CDBG funding for replacement of approximately 1,220 linear feet of existing, failing galvanized and cast iron waterlines with new PVC lines that service homes within the residential neighborhood along 13th Street between Bluff and Travis Streets to improve water quality, dependability & delivery, and enhance fire protection capacity for the larger low-income neighborhood. Approximately 10 households will receive direct benefit. This activity is a bid project for which the total authorized funding amount is \$144,900.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 households will receive direct benefit from the waterline replacement project and 590 within the census tract/block group 101.01 will benefit from increased fire protection capacity.
	Location Description	13th Street between Travis and Bluff Streets in Wichita Falls TX
	Planned Activities	Replacement of approximately 1,220 linear feet of existing, failing waterline in a low-income residential neighborhood.
13	Project Name	Public Works - Streets
	Target Area	Citywide
	Goals Supported	Handicapped Ramps Objective
	Needs Addressed	Public Improvements Infrastructure
	Funding	CDBG: \$110,000

	Description	Providing training in a skilled trade to low-skilled or unemployed workers through the CDBG Concrete Training Crew Program by installation of handicapped ramps from street to sidewalk throughout the city.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Unknown number of handicapped families will benefit depending upon the location of the ramp installations.
	Location Description	City-wide
	Planned Activities	Development of employable skills through training the CDBG Concrete Crew by installing handicapped ramps from street to sidewalk.
14	Project Name	Child Care, Inc.
	Target Area	Citywide
	Goals Supported	Childcare Services Objective
	Needs Addressed	Child Care Services
	Funding	CDBG: \$117,161
	Description	Child care subsidies to benefit low-mod income working families.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 100 children from low-mod income families will benefit from child care services.
	Location Description	Child care is provided at five locations throughout the city: 1100 Smith Street, 211 East Wichita, 1516 North Sixth (rear), 1705 Katherine Drive, and 403 Lamar, Wichita Falls, TX
15	Planned Activities	Child care subsidies to benefit low-mod income working families.
	Project Name	Senior Citizens Services of North Texas
	Target Area	Citywide
	Goals Supported	Senior Services Objective
	Needs Addressed	Senior Services Meals/Food Pantry/Meals on Wheels
	Funding	CDBG: \$50,212

	Description	Meals on Wheels Program to assist with nutritional needs of elderly & handicapped.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 450 elderly and handicapped home-bound households will benefit from home-delivered noon meals.
	Location Description	City-wide
	Planned Activities	Home delivery noon meal to assist in the nutritional needs of homebound elderly & handicapped.
16	Project Name	Christmas In Action
	Target Area	Citywide
	Goals Supported	Christmas in Action Objective
	Needs Addressed	Housing Rehabilitation and Reconstruction
	Funding	CDBG: \$75,000
	Description	Minor home repair for low-mod income elderly and disabled using volunteer labor.
	Target Date	9/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 elderly & handicapped owner-occupied households will benefit.
	Location Description	City-wide
	Planned Activities	Minor repair of single-family, elderly & disabled homeowner dwellings.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Much of the funding from the CDBG and HOME programs is available for use in any of the CDBG neighborhoods or citywide, depending on the specifics of the designated activities. The City does not establish specific geographic target areas for concentration that exclude other low-income qualified sections of the city. Also, some funding is available according to individual benefit rather than area benefit. It is, therefore, difficult to provide reasonable projections of the distribution of funds by target area. The numbers below are strictly estimates based on past experience.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	63
CDBG Eligible Areas	37

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed allocation of funds is based on federal funding requirements for each formula-allocated grant, with the result that much of the federal investment is allocated to the benefit of the individual low income family. Additional areas of focus are those with low to moderate-income concentration with increased minority populations. Areas of deteriorating housing conditions, more prevalent in low-income census tracts, were also considered in the identifying process for activities undertaken.

Discussion

The distribution of funds by target area is projected to be mostly citywide due to use of funds for administrative, non-profit support, and individual benefit-oriented programmatic uses of the funds. The remaining funds are estimated to be spread through the more geographically-limited CDBG-eligible areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The annual goals listed previously specify the following production numbers for housing assistance and for homelessness, non-homeless, and special needs populations.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	53
Special-Needs	0
Total	53

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	4
Rehab of Existing Units	35
Acquisition of Existing Units	14
Total	53

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

These figures relate to production targets specified in the annual goals for 2016. CDBG and HOME funding for these activities may target more households.

AP-60 Public Housing – 91.220(h)

Introduction

There are no plans to utilize CDBG funding for Wichita Falls Housing Authority activities in the next program year.

Actions planned during the next year to address the needs to public housing

There are no plans to utilize CDBG funding for Wichita Falls Housing Authority activities in the next program year.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Wichita Falls Housing Authority will continue to have active, involved and effective resident councils at each housing development.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

NA

Discussion

There are no plans to utilize CDBG funding for Wichita Falls Housing Authority activities in the next program year.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Wichita Falls is active in the Wichita Falls/Wise, Palo Pinto, Wichita, Archer Counties Continuum of Care, addressing issues related to homelessness in the region. Funding for homeless projects and services are sources primarily through that resource.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Continuum of Care, a coalition of local homeless and social service agencies, conducts annual surveys of homeless individuals, including unsheltered persons. These surveys serve to help focus agency activities and resources for the coming year, as well as provide documentation in response to HUD program requirements.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Wichita Falls has no specific, funded activities that would impact the emergency shelter or transitional housing needs of homeless persons in the coming year. However, a project to support First Step, a local facility that houses abused spouses, received City support for a funding application to improve the faltering security system at the shelter, but withdrew when a local foundation provided financial support to the shelter for the upgrade prior to the PY 2016 CDBG Funding Allocation process being completed. The City supports the Continuum of Care and local organizations such as First Step, Faith Mission, and Faith Refuge in their efforts to provide for the emergency shelter and transitional housing needs of homeless persons in the community.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Wichita Falls has no specific, funded activities that would help homeless persons transition to permanent housing and independent living in the coming year. However, the City has collaborated with and will continue to support the efforts of three entities interested in developing local support systems and housing for homeless veterans and other homeless persons in the coming years: a representative of the Capital for Compassion organization contacted the City regarding a housing project for young adults

emancipated from foster care and being considered by a local church, Evangel Temple that they were consulting with. It would house 15 such clients. The City also discussed with the local coordinator of a branch of Catholic Charities in Ft. Worth various services being newly established in Wichita Falls to assist with housing, education, financial and other needs of low income residents and veterans and offered support for its work. The City was contacted by a representative of Project Jody, an effort to bring transitional housing and services to local veterans through construction of tiny houses and through assembling a collection of on-site social and health services to assist the veteran population.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Homeless prevention is a major focus of the participants in the Continuum of Care. Member agencies support homeless prevention in conjunction with programs that provide shelter and other support services. The City works with the Homeless Prevention and Rapid Re-housing Program administered by Nortex Regional Planning Commission in referring individuals for support services offered by the program.

Discussion

The participants in the Continuum of Care work closely together to meet the needs of homeless individuals and families through the continuum of services coordinated through the partnership.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

There are no known public policy barriers to the production of affordable housing units in Wichita Falls. However, local economic growth of the city is relatively flat, with a resultant limit on available jobs with pay adequate to meet the costs of affordable housing for low-moderate income persons. The City's First Time Homebuyer Program assists with downpayment and closing costs needed to acquire affordable housing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The Consolidated Plan identified no issues related to public policy that serve as barriers to affordable housing.

Discussion:

NA

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to the residents of Wichita Falls, some funded by CDBG and HOME allocations, with private, State, and City funding bringing additional assets to bear on local problems. Following are some of the actions currently performed by the City or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

The City will continue to examine new funding sources for programs to address underserved needs. Funding availability and staffing levels necessary to properly administer programs are the major obstacles in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and that hinder low income persons from living in the best, most affordable housing possible. Being a small community, City staff strives to develop and maintain periodic contact, viable relationships, and open dialogue with a variety of agencies that meet local underserved needs and that have received CDBG grant funding for public facility improvements or public service activities. The free flow of information that results allows identification of obstacles and consideration of strategies to overcome those obstacles when encountered.

Actions planned to foster and maintain affordable housing

The City will continue to consider support for tax credit projects for affordable housing development that expands multi-family rental opportunities when those projects are presented for review. The City will continue to make local tax-forclosed properties available for affordable housing development. The First-Time Homebuyer Program assists low moderate-income persons with downpayment and closing costs, and the property condition requirements of the program result in repairs and improvements by owners to meet property standards. The Minor/Emergency Repair Program and Christmas in Action's Homeowner Repair Program help low-income, elderly and disabled individuals maintain their homes, increasing sustainability. This year, the City assisted Overland Property Group in the tax credit project to construct a 36-unit apartment complex on Barnett Road that will offer 8 project-based vouchers with construction to begin in PY 2016-17.

Actions planned to reduce lead-based paint hazards

- Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
- Seek appropriate resources when needed to provide testing and abatement of lead-based paint hazards in single-family housing where young children are present.
- Expand the stock of lead safe housing units through housing initiatives.
- Seek appropriate resources as they become available to provide for testing, abatement, training,

and educational awareness.

Actions planned to reduce the number of poverty-level families

The City will continue its efforts working in conjunction with the Continuum of Care to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the various social service agencies operating in the city.

Actions planned to develop institutional structure

- Continue to work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
- Work with private industry to address important issues that hamper housing and community development efforts.
- Identify opportunities to create private/public partnerships for project finance and program development to leverage federal funds.

Actions planned to enhance coordination between public and private housing and social service agencies

The City will continue to coordinate planning activities with public and private housing and social service agencies, including participation in the Wichita Falls/Wise, Palo Pinto, Wichita, Archer Counties Continuum of Care meetings, development of the Continuum of Care's capacity and services, and assisting in point-in-time and homeless surveys. City staff will also continue its participation in other coalitions and advisory groups as the opportunity arises. The City maintains a close, collaborative relationships with a variety of local social service agencies by frequent contact with those providers and during collaborations and technical advice provided during the grant funding allocation process which encourages local organizations to submit applications for funding.

Discussion:

These actions are primarily the continuation of what the City is currently doing in the various areas. No major obstacles in the institutional structure have been identified that need to be addressed. The City continues to maintain and improve its efforts to coordinate with private housing and social service agencies.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The following provides details on program specific requirements for each of the entitlement programs, Community Development Block Grant and HOME Investment Partnership.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other form of investment planned beyond those identified in Section 92.205.

The City will continue to support the many efforts of non-profit and social service provider agencies in the community in their efforts to obtain funding from various sources to operate their programs.

Many of these organizations receive private donations to sustain their programs, and most apply for funding on the federal, state, and local level.

The availability of additional federal funds would enhance any of the listed programs and would mean that more services and housing opportunities could be provided. Because of the scarcity of private, state and federal funding, the City has been collaborating with various organizations to try to develop programs that would increase the leveraging capacity of funding mechanisms so that more money would be available for needed endeavors. Better use of the existing resources and increasing those resources are main concerns of local agencies.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Included in the FTHB application process, and explained to the buyer during the application interview with staff, is a written agreement that includes a section titled "Notice Regarding Recapture Provisions of the FTHB Program." Buyers sign the form acknowledging they understand the repayment of assistance under certain conditions. Buyers are required to repay all or part of the HOME Program assistance if and when they cease to occupy the property as their primary principal residence during the 5-year or 10-year affordability period. If the assistance amount from the FTHB Program is less than \$15,000, the affordability period is 5 years and the assistance is forgiven at 20% on the anniversary date of the transfer of title for each year the FTHB occupies the house as their primary residence. If the assistance amount is greater than \$15,000, the affordability period is 10 years and the assistance is forgiven at 10% on the anniversary date of the transfer of title for each year the FTHB occupies the house as their primary residence. If a sale or foreclosure occurs, and proceeds do not allow for the full repayment amount, the repayment will be made from "net proceeds", defined as the amount remaining after repayment of the mortgage loan balance and payment of seller's closing costs.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Included in the CHDO Affordable Housing Program (Habitat for Humanity) application, and explained during the application interview with staff, is a written agreement that includes a section titled "Notice Regarding Recapture Provisions of the CHDO Affordable Housing Program." Buyers sign the form acknowledging they understand the repayment of assistance under certain conditions. Buyers are required to repay all or part of the HOME Program assistance if and when they cease to occupy the property as their primary principal residence during the 5-year or 10-year affordability period. If the assistance amount from the CHDO Affordable Housing Program is less than \$15,000, the affordability period is 5 years and the assistance is forgiven at 20% on the anniversary date of the transfer of title for each year the buyer occupies the house as their primary residence. If the assistance amount is greater than \$15,000, the affordability period is 10 years and the assistance is forgiven at 10% on the anniversary date of the transfer of title for each year the buyer occupies the house as their primary residence. If a sale or foreclosure occurs, and proceeds do not allow for the full repayment amount, the repayment will be made from "net proceeds", defined as the amount remaining after repayment of the mortgage loan balance and payment of seller's closing costs.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not intend to use HOME funds to refinance existing debt secured by multifamily housing that was rehabilitated with HOME funds. In addition, the funds will not be used to refinance multifamily loans made or insured by any federal program. The City is aware that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to

private nonprofit organizations (including community and faith-based organizations).

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

Housing Trust Fund (HTF)
Reference 24 CFR 91.220(I)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.
- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.
- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.
- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.
- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.

h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).

i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.

j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?

3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?

4. Performance Goals and Benchmarks. The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

5. Rehabilitation Standards. The jurisdiction must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

6. Resale or Recapture Guidelines. Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time

homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

7. HTF Affordable Homeownership Limits. If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".

8. Limited Beneficiaries or Preferences. Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.

9. Refinancing of Existing Debt. Enter or attach the jurisdiction's refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter "N/A."

Discussion:

The City strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. The City works with and oversees subgrantees to inform them about program requirements and insure that these standards are met.

HOME Program applicants are not limited to a certain category other than those that meet criteria required by regulation. Most applicants are referred to the City by mortgage lenders and Realtors who

generally make initial contact with potential homebuyers. Information about activities available through the HOME Program and how to apply for assistance is disseminated through both the City's webpage and through program brochures provided to the local real estate community and to thirteen different participating mortgage lenders. Brochures are also placed in information displays throughout City Hall and related non-profits. Program information is emailed or mailed to any person making an inquiry about HOME Program assistance. The City does not fund subrecipients under the HOME Program, and thus does not seek proposals from other entities.

Applicants are not limited by any preference category or classification other than being first required to pre-qualify for a standard mortgage loan through a participating lender. Although only implemented once in program history, if available funding appears insufficient to support the number of FTHB applicants, once that becomes a possibility we will implement a first-come, first-served requirement that gives dated preference for funding to those who have successfully completed the income documentation process, the homebuyer education requirement, and who have provided an executed purchase contract.

Homebuyer assistance under both the FTHB and CHDO Affordable Housing Programs is provided directly to the homebuyer through the title company performing the property closing. This HOME funding assistance and the provisions under which it can be recaptured are secured by an executed Note and Subordinate Deed of Trust filed for record with the Wichita County clerk.

Net proceeds are defined as the amount remaining after payment of a seller's closing costs and payment of the remaining balance of the mortgage loan amount. If net proceeds remain following these obligations, the HOME Program receives first funding up to the full amount required under the forgiveness schedule of 20% at each anniversary date, with the homebuyer then receiving any remainder. If net proceeds are insufficient to repay the complete HOME assistance due, the City will accept whatever proceeds remain as satisfaction of the repayment requirement. In this instance, the seller will not receive any proceeds.